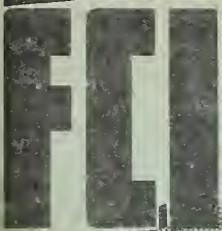


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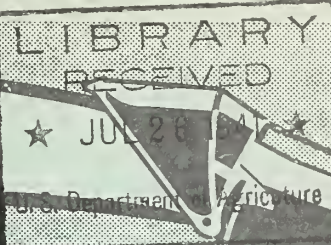
NEWSLETTER

PUBLISHED BY

THE FEDERAL CROP INSURANCE CORPORATION

U. S. DEPARTMENT OF AGRICULTURE

WASHINGTON, D. C.



July 1, 1941

Number 30

INFO PROGRAM MAPPED; MATERIALS, TIMING, STRESSED

KEY TO SUCCESS IS DISTRIBUTION MANAGER AVERS

Effective distribution is the key to a successful information program for crop insurance, Leroy K. Smith, general manager of the Federal Crop Insurance Corporation, says, in calling attention of those working on the program to their responsibility of providing necessary information to all wheat growers.

"It doesn't matter how much or how little material Washington or the states produce," says Smith, "for unless it is used advantageously and used at the right time, none of us will be getting the most out of our time and money.

"Use of the material is primarily important, of course, but mere use of informational and educational matter is not enough. It must be used at the right time. Information work, in this respect, is like seeding wheat. The most inexperienced farmer would not plant wheat in June and expect to get results

READ THE NEWS!

Good Distribution Urged	1
Info. Program Plan	1
Indemnity Report	2
S. D. "Mop-Up" Plan	3
Thumbnail Sketch	3
Ohio's Report System	3
Vox Populi	4
Farmer Back for More	5
Henny, Pechacek Resign	5
Training Sessions Held	5
Losses by Winterkill	6
Timely Tips	6

from such practice. Neither should we try to inform or explain the program at a time of year when such effort on our part will do neither the farmer nor the Corporation any good.

"We must guard against distribution of too much material just as we must avoid overlooking distribution of needed and necessary matter to farmers. It is our responsibility to see that all wheat growers understand the program and that they have an opportunity to participate in its benefits, service, and advantages.

"This means seeing that they be given all the facts in sufficient time (See DISTRIBUTION page 7)

Kansas and Ohio Chart Big Drives For Applications

A comprehensive information program, designed to focus attention of all wheat farmers in their states on the benefits and service offered them under all-risk wheat crop insurance, has been planned by Kansas and Ohio.

Using every means of reaching farmers before the final sign-up day for winter wheat, August 30, both Ohio and Kansas this year will emphasize effective use of material with an eye to timing and distribution.

Elmer Kruse and Roy Wilson, chairmen, respectively, of the Ohio and Kansas State AAA Committees, said the information programs in their states have been worked out in cooperation with state crop insurance supervisors.

Ted Rupert is the Ohio supervisor and L. A. Norton, while now a member of the Kansas State Committee, is still supervising that work in Kansas for the present.

(See INFO. PLAN page 5)

Newsletter is designed to inform field workers of the A. A. A. and F. C. I. C. of developments in the crop insurance program and is not for general distribution.

FEDERAL CROP INSURANCE CORPORATION
1941 PROGRAM

INDEMNITY REPORT AS OF JUNE 27, 1941

States	Total indemnities paid (number)	Total contracts issued (number)	Total indemnities paid (bushels)	Total premiums received (bushels)	Estimated insured production (bushels)
<u>WASHINGTON OFFICE:</u>					
Delaware	-	631	-	6,032	140,107
Maryland	1	1,746	245	21,240	540,367
New Jersey	-	165	-	1,285	37,843
New York	-	1,016	-	8,040	189,254
North Carolina	-	458	-	3,005	60,967
Pennsylvania	-	7,501	-	52,806	1,395,275
Virginia	1	2,556	194	24,764	560,737
West Virginia	1	94	90	1,167	24,264
Total	3	14,167	529	118,339	2,948,814
<u>CHICAGO OFFICE:</u>					
Illinois	419	38,078	80,407	497,995	7,326,376
Indiana	22	35,511	1,488	372,183	5,182,840
Iowa	1,160	7,546	173,343	113,575	1,318,007
Kentucky	-	615	-	9,944	116,309
Michigan	38	15,345	3,288	112,706	2,171,309
Ohio	18	34,008	1,407	336,259	5,065,899
Tennessee	-	210	-	2,044	30,693
Total	1,657	131,313	259,933	1,444,706	21,211,433
<u>KANSAS CITY OFFICE:</u>					
Arkansas	-	38	-	415	5,031
Colorado	-	5,877	-	413,149	1,612,213
Kansas	335	60,886	50,328	3,514,328	21,293,614
Missouri	576	25,200	61,073	340,700	4,408,092
Nebraska	2,595	63,293	345,952	2,653,277	14,413,493
New Mexico	45	260	28,481	35,023	105,251
Oklahoma	210	25,092	28,955	813,743	7,803,159
Texas	341	10,192	139,244	1,031,967	4,095,166
Total	4,102	190,838	654,033	8,802,602	53,736,019
<u>MINNEAPOLIS OFFICE:</u>					
Minnesota	211	15,531	17,357	267,265	2,711,744
Montana	-	3,300	-	230,122	1,992,535
North Dakota	1	19,764	51	879,078	6,639,132
South Dakota	86	15,219	14,204	457,929	2,954,029
Wisconsin	21	708	1,036	4,284	50,418
Wyoming	1	1,517	17	90,100	565,228
Total	320	56,039	32,665	1,928,778	14,913,086
<u>SPOKANE OFFICE:</u>					
Arizona	17	205	3,789	5,344	88,963
California	212	3,329	221,850	192,109	2,635,465
Idaho	1	11,055	50	280,990	4,843,870
Nevada	-	108	-	1,953	39,228
Oregon	5	5,852	493	244,654	3,910,655
Utah	-	3,515	-	67,862	938,157
Washington	-	4,516	-	340,430	5,456,927
Total	235	28,580	226,182	1,133,342	17,913,265
GRAND TOTAL	6,317	420,537	1,173,342	13,427,767	110,722,617

SOUTH DAKOTA HAS MOP-UP PLAN FOR 1942 SIGNUP DRIVE

A "mop-up" campaign for the coming sign-up has been evolved by South Dakota.

It consists of second calls upon farmers who did not insure their wheat crop the first time they were contacted. Under the South Dakota plan, state office men will accompany the local worker to the farm.

The idea was tried late in last year's campaign and about four out of five farmers called upon took out contracts although they did not sign the first time they were contacted.

The explanation for this, given Alfred Barnes, state AAA chairman of South Dakota, by Leo McManus, state crop insurance supervisor, was that some community men who first visited the farmer probably didn't explain the insurance program properly nor how it would help the individual. The community men invariably welcomed the help in boosting their sign-up, Barnes said.

In some counties it is planned to use two to five additional workers to help community men in signing insurance contracts. In South Dakota it has been suggested that community men do not try to sign the farmer to a contract at the first visit but try to convince him of the need for insurance so he will want to sign up the next time the community man calls.

HE WENT WEST--- AND STAYED THERE



CHARLES E. JOHNSON

Today, Charles E. Johnson is office manager of the Spokane, Wash., Branch Office of the Federal Crop Insurance Corporation.....He's Charlie to everybody but three young grandsons. They call him Grandpa. And he likes it. A career in the grain and milling business hasn't dulled his hobby of woodworking....Charlie's basement is cluttered up with power woodworking tools on which he makes a lot of gadgets....Only two things can get him away from those tools.....A fishing trip (fishing is his favorite sport) or his work as branch office manager.

He became branch office manager in 1940 after having served as marketing specialist for the Corporation. Born in Norton, Kans., Johnson attended high school at Priest River, Idaho....Later went
(See JOHNSON page 9)

OHIO PEPS SIGNUP WITH SYSTEM OF WEEKLY REPORTING

A weekly report system has been developed by Delaware County, Ohio, to stimulate the crop insurance sign-up in that area.

At the outset of the campaign, the county committee sends to each community man a mimeographed list of farmers in his territory. This list carries the allotment, total guaranteed production for 75 percent insurance, the rate per acre, and the total premium for each individual farm.

The community man notes on the margin whether the individual growers sign up. This aids him in checking back when the second visit is made to those farmers who did not insure the first time they were contacted.

Each week during the sign-up period the county committee sends to each community man a comparison report of the insurance work in the county. This report carries the name of every community man, the number of days worked, total signed, total refused, average per day, average cost per farm signed, and percent signed.

The committee said it has found this maintains interest in the work and stimulates a spirit of competition among the community men to get their names higher on the list.



Vox Populi

Here are some comments from California farmers which indicate the crop insurance program is being well received in that state:

✓ "I have had crop insurance since it was available in this county. In 1939 I suffered a large loss due to drought. In 1940 my crop was badly damaged by rust. Now in 1941 I have some wheat damaged by excessive rainfall."--F. E. Redfern, Fresno County.

✓ "I can heartily endorse 'all-risk' crop insurance. The premium may seem large to the farmer who has not insured this way before, but when he considers the risks involved and the return received in case of loss, he will find that over a period of years, he has not paid any too much."--Mabel C. Safford, Butte County.

✓ "We plan to put Federal Crop Insurance on our wheat each year we plant. We do not try to guess which years to insure our buildings and we consider crop insurance in the same light."--Umsted & Luther, Butte County.

✓ "I never had a total loss, but the possibility of having one doesn't help my sleep at nights, so I feel that the FCIC, which insures us against loss of our wheat crop from any cause, fills a very definite need."--H. L. Roberts, Riverside County.

✓ "I am very strongly in favor of Federal Crop Insurance. Last year my crop was a total loss due to rust and there was great satisfaction in knowing that I had my crop insured. . . I have yet to meet a farmer who does not feel as I do about crop insurance."--Samuel de la Cuesta, Santa Barbara County.

✓ "When I wanted to get a loan from the Production Credit Corporation they said it would improve my credit rating if I had Federal Crop Insurance, so that settled the matter for me. I took crop insurance in 1940 and my wheat crop was a total loss from frost and rust. It had never happened before but it happened then and if it hadn't been for my crop insurance returns, I might have lost my shirt."--Leonard M. Kirkpatrick, Riverside County.

✓ "Last year I had practically a total wheat crop loss from rust. Without crop insurance this loss would have been a severe blow. But as it was, I was paid for the loss--and in a very short time. I cooperate 100 percent with the AAA program."--Odin G. Buell, Santa Barbara County.

OHIO FARMER INSURED HIS CROP 1 YEAR AND COMES BACK FOR MORE

"In 1939 when asked if I wanted to insure my wheat crop, I hesitated some time before deciding," said Frank Miller of Waterford, Ohio, "but I finally did have the crop on one farm insured."

"The crop was almost a total failure and would have been quite a loss to me but for the insurance which I received. We used the insurance money to purchase seed wheat for seeding in the fall of 1940. I insured the crop on both my farms last fall."

THOUSANDS IN OHIO SEE "MEN WHO GROW WHEAT"

From March 3 to the first of May, the crop insurance movie, "Men Who Grow Wheat", was shown to 44 Ohio audiences. In all, 7,839 farmers, farmers' wives, students, and others of the general public saw this educational film on the hazards of wheat growing and what can be done to avert crop-failure disaster.

Eighteen of the showings were to farmers and their families, 18 were to agricultural and upper-grade students, and 8 of the showings were attended by the general public. Attendance averaged 187 persons each showing. The largest get-together was at Carrollton when 750 agricultural and other students attended.

HENNEY, PECHACEK RESIGN FOR OTHER WORK FIELDS

Homer J. Henney, one of the Corporation's oldest Washington employees, in terms of service, resigned this month to accept a deanship at Colorado State College at Fort Collins, Colo.

Henney, who had been employed by the Corporation since shortly after its organization in 1938, will be dean of agriculture and director of the experiment station at Colorado State.

He has been Chief of the Corporation's unit for Operation, Analysis, and Program Planning.

Another resignation this month was that of Clarence Pechacek, administrative officer, who resigned to open a law office in Washington.

INFO PLAN

(Cont'd from page 1)

Particular stress will be placed on assisting county committees in making timely, effective use of material prior to and during the weeks when personal contacts are made with growers.

Both states have planned their programs to include:

A series of radio programs.

A series of press releases.

News mats where expedient. A series of three or four illustrated cards for direct mailing.

Posters in principal towns of each county.

Two or three leaflets to be mailed direct or given personally to farmers.

TWELVE STATES TO HOLD TRAINING SCHOOL SESSIONS

A series of state training schools for crop insurance was announced this week by officials of the Corporation. Sessions will be scheduled in 12 states.

Tom Allington and Carl Rudolph, Corporation fieldmen, and Art Cummings and Fred Entermille, representing the Western Region, arranged to discuss and explain changes in the 1942 program.

Schools were scheduled at: North Dakota, June 16 to 18; Montana, June 20 and 21; Colorado, June 16; Wyoming, June 17; Utah, June 18; Oregon, June 20; Washington, June 21; Idaho, June 28; California and Nevada, June 30; Kansas, July 1; Arizona, July 2; and New Mexico, July 3.

A monthly series of pictures for their window display exhibits.

The radio program series will consist of seven or eight broadcasts designed to run through June, July, and August. These programs will deal with semi-dramatized loss cases; a series of testimonials; conservation of human and land resources; protection, security, and land purchases through crop insurance; national defense from the standpoint of morale; a comparison with other types of insurance and need and reason for having insurance as a help to local trade and industry; and a final broadcast on the commodity note plan for paying premiums.

(See INFO. PLAN page 8)

MICHIGAN'S FEW LOSSES CAUSED BY WINTERKILL

The more than 15,000 farmers in Michigan who insured their wheat with the Federal Crop Insurance Corporation last summer were able to enjoy the winter without any misgivings regarding their wheat crop. Although losses have been comparatively few, to date over a thousand dollars has been paid out in indemnities to insured Michigan farmers.

About fifteen losses were involved, due largely to winterkill. The state committee estimates as of May 15, a probable wheat loss on insured farms in the state of about 8,000 bushels with approximately 400 acres abandoned.

Although Michigan wheat losses during the past winter were reportedly the lightest in 3 years, it may be pointed out that much time still remains before harvest and the crop is still subject to damage.

MINNESOTA WHEAT IS DAMAGED BY SLEET

A survey of winter wheat conditions in south-eastern Minnesota during the latter part of April showed that about half of the crop was killed by sleet. More recent crop reports from the state indicate that the current stand of winter wheat is mostly good and, with the exception of late seedings, spring wheat is doing well.



Ohio has used the contest idea effectively for increasing interest in various phases of the farm program. Mrs. B. B. White, farmer fieldwoman, stages essay contests on a county basis among women groups. The winner participates in a radio program. The response and number of contestants have been astonishing. Contestants write poems, radio programs, or essays on a given phase of the program. The state committee usually is the judge.

SOME ADJUSTERS ARE USING CAMERAS TO ADVANTAGE. THEY PHOTOGRAPH FIELDS WHERE PARTIAL LOSSES HAVE OCCURRED. NEXT YEAR, WHEN THEY HAVE A SIMILAR CASE, THEY CONSULT THEIR PHOTOGRAPHS FOR GUIDANCE IN MAKING SETTLEMENTS. IN THAT WAY THEY KEEP THEIR WORK ON ADJUSTMENTS CONSISTENT.

South Dakota keeps a weekly check on crop conditions by having field men and statisticians mail in weekly reports when they are working in the field. The men fill in the blank spaces on cards to show the county, date, number of losses, cause of losses, condition of wheat, grasshopper situation, and estimated indemnities to be paid.

(See TIMELY TIPS page 9)

BUMPER CROP PROSPECTS IN TAYLOR COUNTY, TEX.

Twenty thousand acres, approximately half of the wheat acreage in Taylor County, Tex., is insured under 612 contracts this year, and nearly all of it is headed for a bumper yield, reports A. L. Cook of the county AAA office.

Last year, however, the 350 insured growers in Taylor County received about \$40,000 because of crop failure. But that's the way all-risk insurance works--it doesn't affect a bumper crop and it never lets the insured wheat grower draw a blank.

Up to the middle of May only two requests for inspections had been received by the county office.

HESSIAN FLY MENACE POPS UP IN MISSOURI

Farmers of the Jasper County, Mo., area are suffering extensive Hessian fly damage to their wheat, infestation being the heaviest it has been for nearly 15 years. Heaviest losses will be on the earlier sown acreages--acres sown before the fly-free date last fall. Some threat of Hessian fly damage is also indicated in other portions of southwest Missouri and in southeast Kansas.

Insured growers will be indemnified for Hessian fly or other insect losses provided a reasonable effort has been made to care for the crop.

ROANOKE CITY FARM GETS FIRST VIRGINIA PAYMENT

The first 1941 indemnity payment to Virginia, in fact the first from the Washington Branch Office, went to offset a wheat loss on Roanoke City Farm, care of J. H. Fallwell, director of the welfare department at Roanoke, Va.

Root rot and winterkill caused the near total loss for which the cash equivalent of a 194-bushel indemnity was paid. Under the contract 12 acres were guaranteed to produce 204 bushels.

DISTRIBUTION

(Cont'd from page 1)

before the final day for writing contracts in order that they can decide for themselves whether they want to insure their wheat crop. No grower should be deprived of the protection and security afforded him under the Federal Crop Insurance program because we neglected to give him an opportunity to see, hear, and read all the facts concerning all-risk wheat crop insurance.

"To do our job properly, posters should be placed in conspicuous places; leaflets should be mailed or given farmers in plenty of time before the deadline; news stories and radio programs should be developed for presentation in order that all phases of the program be thoroughly understood; and, as final assurance that no avenue has been overlooked to get needed information to the grower, direct mail of postcards or letters should not be forgotten."

WANTED-- A GOOD LIGHT- WEIGHT HOPPER POISON

Entomologists of the Department of Agriculture are trying to develop a lighter-weight grasshopper poison so that airplanes can carry a greater quantity when they go up to spread wholesale destruction on hoppers.

Poison baits now used are one-half to two-thirds water making them too heavy for spreading easily and economically by plane. So far the use of planes in spreading bait has largely been on waste or abandoned land to kill off the hordes of hoppers that sometimes migrate from these areas to cultivated crops in the spring and summer.

Entomologists believe that "the use of dry or oil baits, spread by plane, may some day wholly change methods of combating grasshoppers . . . The rapidity of application would improve effectiveness in preventing crop damage and flights of hoppers to other areas."---A blitz on bugs, so to speak.

FEWER TEXAS LOSSES

Winter wheat losses in Texas will be smaller this year than last according to recent reports. Up to May 10 only a few claims for complete loss had been turned in, these due to wind, winterkill, freezing and rabbits. Damage generally is fairly well scattered instead of spotted as was the case last year.

Two-Day Loss Adjustment Meeting Held at Mobridge

A loss adjustment meeting, preparatory to the work of settling losses under the 1941 crop insurance program, was held at Mobridge, S. Dak., June 17 and 18.

Heading the Federal Crop Insurance Corporation's group at the meeting, where problems connected with adjustment work were discussed, were Tom Allington and Ray Maberry, fieldmen.

The program called for discussion by representatives of Nebraska, Wisconsin, Ohio, Missouri, Indiana, Illinois, Oklahoma, Texas, North and South Dakota, Montana, Minnesota, and Kansas. State representatives were either a state committeeman, a state crop insurance supervisor, or both in cases where states sent two delegates.

Many of those attending went direct to Mobridge from the national AAA conference in Washington.

DROUGHT, THEN FLOODS WORRY OHIO FARMERS

Early in May, Ohio farmers faced the most severe drought since 1936. Farmers became worried over the prospects of their 1941 wheat crop...but the rains came. For three days heavy rains swelled streams and water began to cover wheat fields. In less than a week's time wheat growers' worries went from drought to floods. In the lowlands, wheat fields have been covered and serious losses are anticipated.

Snow Protection Fails FCI Protection Doesn't

"I have always believed in the principle of insurance so took out insurance on my 1940 wheat crop in the fall of 1939," says John R. Teeters of Stockport, Ohio.

"I did not think at that time I would have a loss as I had always had a good crop and still felt that way up until February 1940, when we had severe freezing weather with no snow to protect my wheat. This freezing injured my crop to the extent that I felt it was hardly worth threshing. After threshing we were 78 bushels short so we received a cash settlement from the Federal Crop Insurance Corporation of \$51.48. This check came in very handy to pay my labor bills and it was surely appreciated."

INFO PLAN

(Cont'd from page 5)

Each radio program should provide material for a daily and weekly news release. Prior to personal calls on farmers both Ohio and Kansas plan to mail direct to growers an illustrated postcard calling attention in a brief message of the advantages and benefits of crop insurance. After the sign-up it is planned to follow this up with one or two additional cards to farmers thanking them for participating in the program, offering the assistance of the local committee in working out any of their

GREEN BUGS THREATEN NOBLE COUNTY'S CROP

Seven wheat crops ago green bugs destroyed approximately 30 percent of the wheat crop in Noble County, Okla., because cool, damp weather aided development of these insects. Again this year, reports Alfred M. Belcha, county crop insurance inspector, green bugs threaten to reduce the crop in Noble County by more than 25 percent which means that some insured growers will receive indemnities for green bug damage this year.

farm plans and adjusting any losses, and expressing hope for a good crop year.

In this way it is expected the subject of insurance will be kept before the farmers throughout the year.

Not more than three nor less than two insurance leaflets will be made available to farmers during the sign-up campaign. Most of these will be mailed direct, under current plans of both states, although in cases where township men plan to make second calls upon farmers, pamphlets will be left with them during the first visit.

An effort will be made to have posters placed in at least four places in a town, such as elevators, post office, bank, implement house, leading general store, and on telephone poles. Ohio plans to distribute 25 posters to a county.

TEN ILLINOIS COUNTIES SUFFER WEATHER LOSSES

Ten counties in Illinois will bear the brunt of 1941 crop insurance losses according to present expectations. Nine of them, located in what is called the "big bend" area of the Mississippi River, were affected by the Armistice Day storm and late freeze in the spring of 1941. They are Pike, Brown, Adams, Schuyler, Hancock, McDonough, Henderson, Warren, and Mercer. Effingham County in south-central Illinois also suffered from the Armistice Day storm and some losses are expected.

Wheat crop losses in Illinois, however, will not have an adverse effect to the extent of previous years. Over 38,000 contracts were written on Illinois' 97,000 wheat farms in 1941.

Twenty-five thousand boxcars that are now carrying defense materials in the East and Southeast have been ordered returned to the wheat belt before June 15 to transport an expected bumper crop.

Fresh window display pictures will be inserted in the window display exhibits each month during the sign-up. This picture series, as well as other printed material to be used in the information program, will be supplied Ohio and Kansas by Washington.

TIMELY TIPS

(Cont'd from page 6)

Here's one argument used by Delaware County, Ohio, community men: If you could be guaranteed a wheat crop by spreading half a sack of fertilizer an acre, wouldn't you do it? Well, the cost of crop insurance in this county is equal to half a sack of fertilizer an acre and insurance ALWAYS guarantees you a 50 percent or 75 percent wheat crop.

RADIO PROGRAMS WHICH KANSAS AND OHIO PLAN TO USE IN THIS YEAR'S SIGN-UP CAMPAIGN (SEE STORY ON PAGE ONE) CAN BE OBTAINED BY WRITING THE WASHINGTON FCIC OFFICE.

In Washington County, Kans., a group of wide-awake farmers are selected to make personal contacts with wheat growers concerning insurance on their next crop. Each farmer-insurance representative carries with him a list of claims paid during the preceding year, together with testimonials from prominent farmers who suffered losses and received settlements.

SOUTH DAKOTA HAS PLANNED ITS DISTRICT MEETINGS FOR JULY AND THIS YEAR REPRESENTATIVE COMMUNITY MEN WILL BE CALLED IN FOR THE MEETINGS.

Delaware County, Ohio, says, "Forget the dollars and cents in talking insurance to the farmer. Talk to him about the total guaranteed bushels. Don't put it on an acre basis."

Mrs. Hall Gets \$450 For Winterkill Loss

The 75 acres of wheat Mrs. Ethel M. Hall planted near Aline, Okla., last fall was completely winterkilled. She had wisely taken out all-risk crop insurance, so early in May she got a check for a little more than \$450, which was the first 1941 indemnity to be paid in Alfalfa County.

Lester Maddox, Alfalfa County's Insurance representative, reports that up to May 9, 25 reported losses had been inspected with a total of 300 acres released for other use. Freezing and blowing, he said, has caused practically all of the losses, most of the damage occurring in the loose, sandy land in the northeastern part of the county.

JOHNSON

(Cont'd from page 3)

to business college at Spokane....During those years he developed a habit (which he still has) of never throwing anything away. (A string saver, eh Charlie?)....From 1913 to 1929 Johnson worked in the grain and milling businessBecame office manager for the Farmers National Grain Corporation in 1931. Went with the North Pacific Grain Growers Inc., as grain department manager in 1937.....All the time he was fishing when he had the time....And no big ones ever got away.....Charlie goes for mystery stories in a big way. (In proof of this he says you should see him ponder over procedures).....Still blushes when he recalls the time he stood before a group of people to speak--he started to tell a funny story and forgot how it ended...

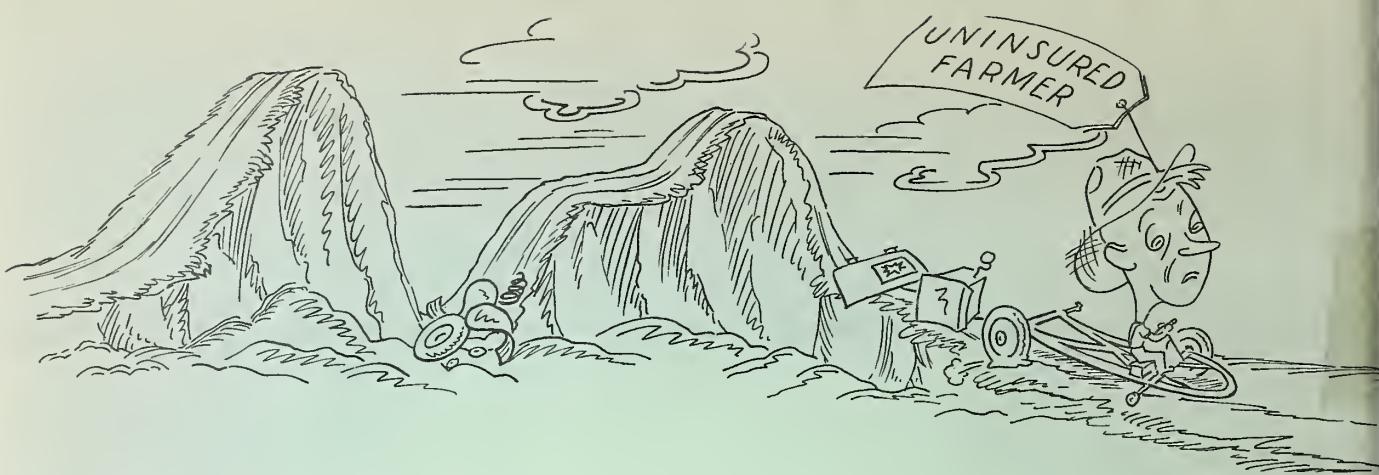
BUSINESS IMPROVES IN LYMAN COUNTY, S.DAK.

"In all cases where we paid an indemnity on the 1940 crop, the grower has taken out insurance for 1941," says Sam Dolly, chairman of the Lyman County, S. Dak., ACA, in a summary of crop insurance activities in his county last year.

In the fall of 1939 and spring of 1940, 319 contracts covered 13,545 acres of wheat in Lyman County. Indemnities totaling 32,680 bushels were paid to 192 of the insured growers. Nearly 600 contracts were written on the county's 1941 crop.

"In a number of cases," Dolly says, "the checks from insurance and the farm program will be their total income from the farm. They will make it possible for these farmers to obtain seed and fuel to operate in 1941."

He has a 5-acre farm.... It's an irrigated truck farm.....Farming isn't new to him because he has been farming off and on all his life.....Once thought he never would farm again. That was when he and Mrs. Johnson with another couple (the other couple was Mr. and Mrs. James P. Paulsen) were marooned on a wild shore of Pend Oreille Lake a couple years ago by a sudden storm...From 1 p.m. Sunday until 5 a.m., Monday they had to play castaway. They had a fire but nothing to eat, not even any of Charlie's favorite food --bread and potatoes. He confessed afterward there were moments when he thought they were "goners." The party managed to get away under their own power, however.



Dear Mr. Blank:

No wheat farm has ever established, let's say, an average yield of 10 bushels an acre by producing exactly ten bushels every year. More than likely such a farm produced 15 bushels an acre one year and five the next; and it may have produced as much as 20 or 30 bushels an acre or more too, only to be offset by complete failure in other years.

Such has been the wheat grower's road--up and down, down and up. High yields, low yields, no yields at all--and no income. The wheat grower has lived and worked in constant fear of unavoidable hazards which might blot out his hopes of a crop big enough to tide him over from one year to the next.

A way has been found and put into effect, however, to take the hard bumps out of the wheat grower's way of life. This way is all-risk crop insurance. By using a small portion of his crop as a premium, he can make sure that he will have wheat income when his crop fails. The cost of this all-risk protection will balance out with the amount that crop failure has cost over a period of years on the individual farm, but the grower will get wheat income every year.

You are a wheat grower. Get in touch with your local AAA committeeman and find out what the Federal crop insurance program can do for you.

Very truly yours,

_____, Chairman
County AAA Committee



Note: Stencils with the illustration--not the letter--impressed on them are available for use by county committeemen in mailing circular letters to local wheat growers. They may be obtained upon request through the state AAA offices.